

WHAT IS CLAIMED IS:

1. A method of marketing financial instruments, comprising:
 - offering a discount certificate and a put certificate at the same time,
wherein said put certificate is tailored to said discount certificate so that when held at the same time said certificates provide a particular return even if said discount certificate decreases in value.
2. A combination of financial instruments, comprising:
 - a discount certificate; and
 - a put certificate,
wherein said put certificate is tailored to said discount certificate so that when held at the same time, said certificates provide a particular return even if said discount certificate decreases in value.